

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
George D Zurmely	§	Case No. 16-23491
Martha L Zurmely	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/21/2016 . The undersigned trustee was appointed on 07/21/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 4,400.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	20.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 4,380.00
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/25/2017 and the deadline for filing governmental claims was 01/25/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,100.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,100.00 , for a total compensation of \$ 1,100.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 202.15 , for total expenses of \$ 202.15 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/18/2017 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	16-23491	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	George D Zurmely				Date Filed (f) or Converted (c):	07/21/2016 (f)
	Martha L Zurmely				341(a) Meeting Date:	08/15/2016
For Period Ending:	07/18/2017				Claims Bar Date:	01/25/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 409 NE 13th, Abilene, KS 67410-0000	104,900.00	0.00		4,400.00	FA
2. Caddilac ATS 2013	26,000.00	0.00		0.00	FA
3. Caddilac CTS 2013	29,000.00	0.00		0.00	FA
4. Harley Davidson HCST	9,000.00	0.00		0.00	FA
5. Chrystler 200 2016	Unknown	0.00		0.00	FA
6. Dodge Ram 2015	Unknown	0.00		0.00	FA
7. Misc household goods and Furniture of Debtors	850.00	0.00		0.00	FA
8. Personal Used Clothing of Debtors	650.00	0.00		0.00	FA
9. Wedding Bands	700.00	0.00		0.00	FA
10. Cash	100.00	0.00		0.00	FA
11. Solomon State Bank Savings	236.00	0.00		0.00	FA
12. Dickison City Bank Checking	17.00	0.00		0.00	FA
13. Navy Federal Credit Union Savings	5.00	5.00		0.00	FA
14. Streator Community Credit Union Checking	8.00	0.00		0.00	FA
15. Streator Community Credit Union Savings	25.00	0.00		0.00	FA
16. Streator Community Credit Union Checking	600.00	0.00		0.00	FA
17. Streator Community Credit Union Savings	25.00	0.00		0.00	FA
18. Walmart Stock	400.00	0.00		0.00	FA
19. 401(k) Through Employer	6,000.00	0.00		0.00	FA
20. Security Deposit Held by Landlord	925.00	0.00		0.00	FA
21. Judgment Entered Against Jessie Howard (Not Collectable)	5,000.00	0.00		0.00	FA
22. Worker's Compensation (Potential)	Unknown	Unknown		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

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TOTALS (Excluding Unknown Values)

\$184,441.00

\$5.00

Gross Value of Remaining Assets

\$4,400.00

\$0.00

(Total Dollar Amount in Column 6)

Exhibit A

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-23491
Case Name: George D Zurmely
Martha L Zurmely

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1668
Checking

Exhibit B

Taxpayer ID No: XX-XXX1148
For Period Ending: 07/18/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/28/17	1	Solomon State Bank Solomon, Kansas	Sale of Real Estate	1110-000	\$4,400.00		\$4,400.00
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,390.00
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,380.00

COLUMN TOTALS	\$4,400.00	\$20.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$4,400.00	\$20.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$4,400.00	\$20.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1668 - Checking	\$4,400.00	\$20.00	\$4,380.00
	\$4,400.00	\$20.00	\$4,380.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$4,400.00		
Total Gross Receipts:	\$4,400.00		

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-23491

Date: July 19, 2017

Debtor Name: George D Zurmely

Claims Bar Date: 1/25/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$1,100.00	\$1,100.00
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$202.15	\$202.15
2 300 7100	Westar Energy Inc Attn Bankruptcy Team Po Box 208 Wichita, Ks 67201	Unsecured		\$138.67	\$170.19	\$170.19
3 300 7100	Regional Acceptance Corporation Po Box 1847 Wilson, Nc 27894-1847	Unsecured	This claim was withdrawn by the creditor.	\$0.00	\$32,150.38	\$32,150.38
4 300 7100	Salina Interparochial Credit Union 1927 S. Ohio Street Salina, Ks 67401	Unsecured		\$10,223.55	\$10,223.55	\$10,223.55
5 300 7100	Time Investment Company 100 N 6Th Ave/Po Box 248 West Bend, Wi 53095	Unsecured	On June 23, 2017, the court determined that this claim would be treated as a general unsecured claim.	\$7,564.00	\$7,248.83	\$7,248.83
6 300 7100	Crest Financial 61 West 13490 South Draper, Ut 84020	Unsecured		\$834.05	\$1,205.50	\$1,205.50
1 400 4110	Enterprise Credit Union Po Box 75037 Wichita, Ks 67275-5037	Secured	The Claimant withdrew the claim on July 7, 2017.	\$0.00	\$60,328.59	\$60,328.59
Case Totals				\$18,760.27	\$112,629.19	\$112,629.19
Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-23491

Case Name: George D Zurmely

Martha L Zurmely

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 4,380.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,100.00	\$ 0.00	\$ 1,100.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 202.15	\$ 0.00	\$ 202.15

Total to be paid for chapter 7 administrative expenses \$ 1,302.15

Remaining Balance \$ 3,077.85

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,848.07 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Westar Energy Inc	\$ 170.19	\$ 0.00	\$ 27.79
4	Salina Interparochial Credit Union	\$ 10,223.55	\$ 0.00	\$ 1,669.48
5	Time Investment Company	\$ 7,248.83	\$ 0.00	\$ 1,183.72
6	Crest Financial	\$ 1,205.50	\$ 0.00	\$ 196.86

Total to be paid to timely general unsecured creditors \$ 3,077.85

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for

subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE